

In re:
Rigoberto Gamoneda
Denise Elizabeth Gamoneda
Debtor(s)

Case No. 15-13843-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Nov 06, 2020

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Rigoberto Gamoneda, Denise Elizabeth Gamoneda, 100 Killian Drive, Birdsboro, PA 19508-8345
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13687463	ACS Processing, P.O. Box 7051, Utica, NY 13504-7051
13568449	+ Cavalry SPVI LLC assignee Capital One Bank USA, NA, Bass Associates PC, 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083
14272657	Lakeview Loan Servicing, LLC, Flagstar Bank, FSB, 5151 Corporate Drive, Troy, Michigan 48098-2639
13568251	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
13553282	+ Midland Credit Management, Inc as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
13587489	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 07 2020 02:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 07 2020 02:03:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13570514	EDI: BECKLEE.COM	Nov 07 2020 05:48:00	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13556313	Email/PDF: resurgentbknotifications@resurgent.com	Nov 07 2020 02:11:13	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
13555283	EDI: FORD.COM	Nov 07 2020 05:48:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit Mi, 48255-0953
14117857	+ Email/Text: electronicbkydocs@nelnet.net	Nov 07 2020 02:03:00	Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1922
13613709	EDI: PRA.COM	Nov 07 2020 05:48:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13795631	EDI: Q3G.COM	Nov 07 2020 05:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13550209	EDI: WFFC.COM	Nov 07 2020 05:48:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
13570154	EDI: ECAST.COM	Nov 07 2020 05:48:00	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13570155	*	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262
13570156	*	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2020 at the address(es) listed below:

Name	Email Address
ALEXANDRA T. GARCIA	on behalf of Creditor Flagstar Bank FSB as servicer for Lakeview Loan Servicing, LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
ALEXANDRA T. GARCIA	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
ANN E. SWARTZ	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
ANN E. SWARTZ	on behalf of Creditor Flagstar Bank FSB as servicer for Lakeview Loan Servicing, LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
JOSHUA I. GOLDMAN	on behalf of Creditor JPMorgan Chase Bank National Association Josh.Goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com
LAUREN MOYER	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@ecf.courtdrive.com
LISA MARIE CIOTTI	on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreigle13.com ecf_frpa@trustee13.com
ROBERT L. STAUFFER	on behalf of Debtor Rigoberto Gamoneda rstauferlaw@aol.com
ROBERT L. STAUFFER	on behalf of Joint Debtor Denise Elizabeth Gamoneda rstauferlaw@aol.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS I. PULEO	on behalf of Creditor JPMorgan Chase Bank National Association tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1	<u>Rigoberto Gamoneda</u>	Social Security number or ITIN	xxx-xx-6313
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Denise Elizabeth Gamoneda</u>	Social Security number or ITIN	xxx-xx-1790
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-13843-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rigoberto Gamoneda

Denise Elizabeth Gamoneda
fka Denise Elizabeth Saveoz

11/5/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.